

**Information to identify the case:**

Debtor 1

Caryn Kellner

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0944

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court District of New Jersey

Case number: 18-20776-MBK

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Caryn Kellner

2/22/24**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Caryn Kellner  
Debtor

Case No. 18-20776-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Feb 22, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2024:

Recip ID	Recipient Name and Address
db	+ Caryn Kellner, PO Box 544, Barnegat, NJ 08005-0544
517558045	Advanced Radiology, PO Box 6750, Portsmouth, NH 03802-6750
517558047	Barron Emergency Physician, PO Box 7418, Philadelphia, PA 19101-7418
517558048	Barron Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418
517558050	CF Medical, LLC, PO Box 23369, Waco, TX 76702-3369
520159185	+ Caryn Kellner, 900 Barnegat Blvd. North, Unit 1708, Barnegat, NJ 08005-2579
517558053	Coastal Imaging, LLC, PO Box 6750, Portsmouth, NH 03802-6750
517558063	# Garden State Veterinarian Associates, 1 Pine St, Tinton Falls, NJ 07753-7710
517558064	Geico Idemnity, PO Box 55126, Boston, MA 02205-5126
517558065	Hackensack Meridian Health, PO Box 650292, Dallas, TX 75265-0292
517558066	Health Village Imaging, LLC, PO Box 42965, Philadelphia, PA 19101-2965
517558068	Kenneth Kellner, 42 Georgian Blvd, Jackson, NJ 08527-2551
517558072	McMahon and Russell, LLC, 730 Brewers Bridge Rd, Jackson, NJ 08527-2033
517558073	Meridian Medical Associates, PC, PO Box 416656, Boston, MA 02241-6656
517558074	+ Michael Harrison, Esq., 3155 State Route 10, Sutie 214, Denville, NJ 07834-3430
517558075	Myriad Emergency Physicians, PO Box 80137, Philadelphia, PA 19101-1137
517558076	N Ocean County Medical Associates, PO Box 416923, Boston, MA 02241-6923
517558077	NJ Natural Gas, PO Box 1378, Belmar, NJ 07715-0001
517558078	Noel J. McGowan, 14153 Chamberlain Ave, Largo, FL 33774-3909
517558079	North Rainbow Emergency Physicians, PO Box 7418, Philadelphia, PA 19101-7418
517558080	Ocean Pathology, PA, PO Box 60100, Charleston, SC 29419-0100
517558087	Southern Ocean Medical Group, PO Box 416289, Boston, MA 02241-6289
517878249	Surgicenter LLC, 360 NJ-70 # 1A, Lakewood, NJ 08701
517558091	University Radiology Group, PC, PO Box 1075, East Brunswick, PA 08816-1075
517558092	+ Univest Capital, Inc., 3331 Street Rd Ste 325, Bensalem, PA 19020-2023

TOTAL: 25

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 22 2024 21:15:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 22 2024 21:15:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517878248	^ MEBN	Feb 22 2024 21:06:33	Apex Asset Management, LLC, 2501 Oregon Pike Ste 102, Lancaster, PA 17601-4890
517678524	Email/PDF: resurgentbknofications@resurgent.com	Feb 22 2024 21:21:25	Ashley Funding Services, LLC its successors and,

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			assigns as assignee of Reimbursement, Technologies, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517558046	Email/Text: ebn@rwjbh.org	Feb 22 2024 21:15:00	Barnabas Health, PO Box 903, Oceanport, NJ 07757-0903
517558049	+ EDI: CAPITALONE.COM	Feb 23 2024 01:54:00	Capital One Bank, Po Box 30285, Salt Lake City, UT 84130-0285
517629921	Email/PDF: bncnotices@becket-lee.com	Feb 22 2024 21:21:25	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517558051	EDI: LCITDAUTO	Feb 23 2024 01:54:00	Chrysler Financial/Td Auto Finance, Attn: Bankruptcy, PO Box 9223, Farmington Hills, MI 48333-9223
517558052	EDI: CITICORP	Feb 23 2024 01:54:00	Citibank, Centralized Bankruptcy, PO Box 790034, Saint Louis, MO 63179-0034
517558054	EDI: COMCASTCBLCENT	Feb 23 2024 01:54:00	Comcast, PO Box 0196, Newark, NJ 07101-0196
517558055	Email/Text: commonwealth@ebn.phinsolutions.com	Feb 22 2024 21:14:00	Commonwealth Financial, 245 Main St, Dickson City, PA 18519-1641
517558056	+ EDI: CCS.COM	Feb 23 2024 01:54:00	Credit Collection Services, 2 Wells Avenue, Newton, MA 02459-3225
517558057	EDI: CMIGROUP.COM	Feb 23 2024 01:54:00	Credit Management, LP, 4200 International Parkway, Carrollton, TX 75007-1912
517558061	EDI: CITICORP	Feb 23 2024 01:54:00	Dsnb Macys, PO Box 8218, Mason, OH 45040-8218
517558093	EDI: CITICORP	Feb 23 2024 01:54:00	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
517558058	^ MEBN	Feb 22 2024 21:06:27	Debt Rec Sol, 6800 Jericho Tpke, Syosset, NY 11791-4436
517575019	EDI: DISCOVER	Feb 23 2024 01:54:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
517558059	EDI: DISCOVER	Feb 23 2024 01:54:00	Discover Fin Svcs LLC, PO Box 15316, Wilmington, DE 19850-5316
517558060	EDI: DISCOVER	Feb 23 2024 01:54:00	Discover Financial, PO Box 3025, New Albany, OH 43054-3025
517558062	^ MEBN	Feb 22 2024 21:05:59	Dynamic Recovery Solutions, PO Box 25759, Greenville, SC 29616-0759
517558067	EDI: IRS.COM	Feb 23 2024 01:54:00	Internal Revenue Service, PO Box 7346, Special Procedures Branch, Bky Sec., Philadelphia, PA 19101-7346
517558070	Email/Text: PBNCNotifications@peritussservices.com	Feb 22 2024 21:13:00	Kohls/Capital One, Kohls Credit, PO Box 3120, Milwaukee, WI 53201-3120
517558071	+ Email/Text: PBNCNotifications@peritussservices.com	Feb 22 2024 21:13:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
517558081	Email/Text: clientservices@paramountrecovery.com	Feb 22 2024 21:13:00	Paramount Recovery Sys, 7524 Bosque Blvd Ste L, Waco, TX 76712-3772
517558082	Email/Text: clientservices@paramountrecovery.com	Feb 22 2024 21:13:00	Paramount Recovery Systems, LP, 7524 Bosque Blvd Ste L, Waco, TX 76712-3772
517689065	Email/Text: Bankruptcy.Notices@pnc.com	Feb 22 2024 21:13:00	PNC Bank, National Association, P.O. Box 94982, Cleveland, OH 44101
517558083	Email/Text: signed.order@pfwattorneys.com	Feb 22 2024 21:14:00	Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
517619018	EDI: Q3G.COM		

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		Feb 23 2024 01:54:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788
517558084	Email/Text: clientservices@remexinc.com		
		Feb 22 2024 21:14:00	Remex, Inc., PO Box 765, Rocky Hill, NJ 08553-0765
517601298	+ Email/Text: enotifications@santanderconsumerusa.com		
		Feb 22 2024 21:15:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
517558085	Email/Text: enotifications@santanderconsumerusa.com		
		Feb 22 2024 21:15:00	Santander Consumer USA, PO Box 961245, Fort Worth, TX 76161-0244
517558086	Email/Text: clientservices@simonsagency.com		
		Feb 22 2024 21:16:00	Simons Agency Inc, 4963 Wintersweet Dr, Liverpool, NY 13088-2176
517558088	EDI: CITICORP		
		Feb 23 2024 01:54:00	Stpc/cbna, PO Box 6497, Sioux Falls, SD 57117-6497
517558089	EDI: LCITDAUTO		
		Feb 23 2024 01:54:00	Td Auto Finance, PO Box 9223, Farmington Hills, MI 48333-9223
517558094	^ MEBN		
		Feb 22 2024 21:07:12	Waypoint Resource Grou, 301 Sundance Pkwy, Round Rock, TX 78681-8004

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517558069	##+	Kimball Emergency Medical Associates, PO Box 6192, Parsippany, NJ 07054-7192
517558090	##	Thrift Investment Corp, 720 King George Rd, Fords, NJ 08863-1974

TOTAL: 0 Undeliverable, 0 Duplicate, 2 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Daniel E. Straffi	on behalf of Debtor Caryn Kellner bkclient@straffilaw.com g25938@notify.cincompass.com;jrdanielsb124806@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor PNC Bank National Association dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com

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Kevin Gordon McDonald

on behalf of Creditor PNC Bank National Association kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6